

**REMARKS**

Claims 1-15 are pending in the present application based on Applicant's previous Restriction Requirement election. In the instant Non-Final Office Action, the Examiner has made the following actions as further described below.

**Restriction Requirement**

In a previous Office Action the Examiner requested restriction of originally filed claims 1-26 as assertedly being distinct. In reply, Applicant elected to prosecute claims in Group I, consisting of claims 1-15. In the instant Office Action, the Examiner has requested affirmation of this election. In reply, Applicant hereby affirms the election of Group I without prejudice with respect to Group II and Group III.

**Claim Rejections**

The Examiner has rejected previously elected claims 1-15 under 35 U.S.C. § 112 and 35 U.S.C. § 103. Applicant respectfully traverses.

**Rejections Under 35 U.S.C. § 112**

The Examiner has rejected claims 3 and 4 as assertedly being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Applicant respectfully submits that the Examiner has misconstrued these claims. Specifically, claim 3 is dependent on claim 1 which includes the separate elements of "generating, at a host connection manager, a request for a PIN, wherein the PIN is associated

with a particular monetary value,” and “receiving, at a host connection manager, a client request indicative of the particular monetary value, wherein the client request is generated at the client terminal and transmitted to the host connection manager.”

The Examiner asserts that claim 3 is indefinite because “it is unclear how the terminal can generate the request prior to receiving the request.” Applicant notes that, as described in claim 1, these elements relate to different steps of the method and therefore need not be temporally ordered as the Examiner suggests. The “generating” step involves generating a request for a PIN at a host connection manager. The step related to receiving of the client request involves receiving, at a host connection manager, a client request indicative of a particular monetary value, where the client request is generated at the client terminal and transmitted to the host connection manager. These are two different steps involving different elements of the system (i.e., generating a request for a PIN at a host connection manager and a client request generated at a client terminal and transmitted to the host connection manager). Likewise, FIG. 23 illustrates an embodiment of a process associated with a host connection manager wherein a PIN request is made to a server by the host connection manager before a request is made from a client terminal.

Applicant believes that the Examiner may have misconstrued the “generating” language of claim 3, assuming it relates to the client request element rather than the PIN element. Therefore, Applicant has amended claim 3 to further clarify these specific elements. Accordingly, Applicant requests that this rejection be withdrawn and claim 3, as amended, be allowed.

With respect to claim 4, Applicant believes that the above arguments and amendments regarding claim 3 likewise address the rejection of claim 4, because the Examiner has rejected it for "at least the same reasons." Consequently, Applicant requests that the rejection of claim 4 be withdrawn and claim 4 be allowed.

The Examiner has also rejected claim 7 as assertedly being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Specifically, the Examiner states that "it is unclear whether the applicant is claiming discrete networks."

Applicant is unclear as to the nature of the Examiner's rejection and asserts that the claim is sufficiently definite under 35 U.S.C. § 112. Specifically, claim 7 recites that the first network, wherein the request for a PIN is transmitted from the host connection manager to the server using a first protocol, and the second network, wherein the client request is transmitted from the client terminal to the host connection manager using a second communication protocol, are part of a single common network. Alternately in the parent claims of claim 7, such as claims 1, 5 and 6, the first network and the second network may comprise separate networks. Applicant further directs the Examiner to paragraph [0126] of the Specification of present application which describes embodiments wherein separate networks are used, such as where a private network such as a LAN or WAN is used for the client terminal-host connection manager network, as well as embodiments wherein a common network (i.e., the Internet) may be used for both networks. For at least these reasons, Applicant submits that the rejection of claim 7 is improper and requests that the rejection be withdrawn and the claim be allowed.

### **Rejections Under 35 U.S.C. § 103**

The Examiner has rejected claims 1-15 under 35 U.S.C. § 103(a) as being assertedly obvious in view of Brody et al. (United States Patent No. 5,350,906) in view of Konya (United States Patent No. 5,350,906).

#### Brody Disclosure

Brody is directed towards a currency transfer system and method using existing ATM networks while providing for temporary assignment of a PIN number and the temporary establishment of a credit limit within an existing account [Abstract]. The system of Brody describes providing a sub-account to an existing account, wherein a partial PIN is assigned to this sub-account, with a sender then required to generate a second half of the PIN, that may then be sent to a recipient to access money in the sub-account. [Col. 3, lines 5-10].

#### Differences Between Brody and the Present Invention

One aspect of the present invention as described in, for example, claims 1 and 9, as well as their associated dependent claims, relates to generation, at a host connection manager, of a request for a PIN, wherein the PIN is associated with a particular monetary value. The Examiner asserts that Brody teaches such an element, stating that Brody describes “generating, at a host connection manager, a request for a PIN, wherein the PIN is associated with a particular monetary value,” and merely citing the Abstract of Brody.

In reply, Applicant first notes that a “host connection manager” is described in the specification of the present application, as well as the figures (see, e.g., figures 20 and 21), as an

element coupled between one or more client terminals and one or more server elements. Brody, on the other hand, neither describes nor suggests such a configuration, and in particular not in the Abstract as asserted by the Examiner. Moreover, the Abstract of Brody describes, at most, inputting information into an ATM (i.e., "a customer can, by using a temporary PIN at an ATM machine, withdraw an amount equal to or less than the temporary credit limit"). This would be analogous, at most, to inputting a PIN to a client terminal, not generating a request for a PIN, and in particular not generating a request for a PIN at a host connection manager as described in claims 1 and 9. In addition, Applicant is unable to find any other description or suggestion in Brody of a host connection manager or an analogous element. Consequently, for at least this reason, Brody fails to describe all elements of the present invention as described in claims 1 and 9. Accordingly, Applicant requests that, for at least this reason, the rejection of claims 1 and 9 be withdrawn and the claims allowed.

Another aspect of the present invention as is described in claims 1 and 9 relates to transmitting a request for a PIN from a host connection manager to a server and receiving a PIN at the host connection manager. The Examiner asserts that Brody describes such elements, citing Column 7, lines 14-24. This section of Brody (including lines 9-32 for context) reads:

The withdrawing party then inserts card 80 into any ATM machine, such as ATM machine 15 (FIG. 1) located at a location remote from ATM machine 14. This remote location could be in another state or perhaps even in another country.

In response to the normal prompts, the withdrawing party enters, via keypad 152, the PIN number communicated from the depositing party. The system, as will be seen, then processes the information and verifies the account number by sending the information to ATM Network Processing Central 12, which then in turn directs the information to database 10 of sponsor account A10. This sponsor account is the same sponsor account that was identified by deposit card 70 since

the depositor and the withdrawer both dealt with a card issued by the same sponsor A10.

After verification of the PIN number, as reported back from account A10 as will be discussed, the withdrawer keys in the amount desired. If the amount is less than or equal to the amount in the sub-account, ATM machine 15, via currency dispenser 156, provides the currency requested. As will be discussed, withdrawal card 80 is then invalidated, or returned to the withdrawing party, depending upon the design of the system.

Contrary to the Examiner's assertion, Brody, Col. 7, lines 14-24 merely describe a customer inserting a card into an ATM and entering a PIN (as one would do in a typical ATM transaction). The cited section says absolutely nothing about a host connection manager or analogous element, or about generating a request for a PIN from such an element or receiving a PIN based on such a request – Brody assumes that a user already has a PIN that is entered into the system and then verified. In addition, as noted previously, Applicant is unable to identify any other section of Brody that describes a host connection manager or analogous element, or in particular generating a request for a PIN from such an element or receiving a PIN in response to such a request. Consequently, Brody fails to describe all elements of the present invention as described in claims 1 and 9. Therefore, for at least this reason, Applicant requests that the rejection of claims 1 and 9 be withdrawn and the claims allowed.

Another aspect of the present invention as is described in claims 1 and 9 relates to receiving, at a host connection manager, a client request indicative of the particular monetary value, wherein the client request is generated at the client terminal and transmitted to the host connection manager. The Examiner asserts that Brody describes such elements, citing Figure 3, step 305 “read amount” and step 311 “send PIN.” Applicant respectfully submits that the

Examiner misconstrues this section of Brody. Specifically, Figure 3, step 305 shows the following:

(REPLACE AMOUNT ENTRY STATE)  
READ AMOUNT PRE-ESTABLISHED ON SPONSOR CARD

Applicant fails to understand how this describes the step of receiving, at the host connection manager, a client request indicative of a particular monetary value. More particularly, Brody describes that Figure 3 is a process executed in an ATM machine (see, e.g., Brody Col. 10, lines 33-43), which would be analogous, at most, to a client terminal of the present invention, not to a host connection manager. Moreover, step 305 merely describes reading an amount pre-established on a sponsor's card (see, e.g., Brody Col. 11, lines 31-33) – it does not describe anything about receiving a client request indicative of a particular monetary value, or in particular receiving such a request at a host connection manager.

Likewise, Applicant respectfully submits that the Examiner also misconstrues Brody Fig. 3, step 311. The Examiner asserts that step 311 shows sending the client request to the host connection manager: "(Figure 3 – step 311 send PIN)." Applicant fails to understand how this relates to sending a client request to the host connection manager. Specifically, step 311 is described as sending information related to an inputted transaction (i.e. the user's PIN) to a back-end ATM network processing center, not sending a client request indicative of a particular monetary value as is described in claims 1 and 9. Consequently, Brody fails to describe all elements of the present invention as described in claims 1 and 9. Therefore, for at least this reason, Applicant requests that the rejection of claims 1 and 9 be withdrawn and the claims be allowed.

In addition to the above described deficiencies in Brody, the Examiner concedes that Brody is further deficient with respect to claims 1 and 9 in describing the element of sending the PIN to the client terminal in response to the client request, stating that "Brody et al. does not explicitly disclose 'sending the PIN to the client terminal in response to the client request.'" The Examiner then cites Konya to try to cure this admitted deficiency.

Applicant first notes that this deficiency is apparent in Brody because, at a minimum, Brody lacks a host connection manager or an analogous element and therefore cannot describe sending a PIN from such an element to a client terminal, either explicitly or implicitly. Moreover, Brody fails entirely to describe distribution of a PIN through a client terminal as is described in the present invention – Brody at most describes providing a partial PIN (see, e.g., Col. 3, lines 5-10) where a user provides the other half, and in any case, the partial PIN is not provided in a fashion that is the same as or similar to that of the present invention.

Applicant further asserts that Konya is similarly deficient with respect to this element. Applicant first notes that Konya is directed to transferring currency from one ATM to another or from an ATM to an account [Abstract], and Konya does not describe or suggest anything about PIN distribution or in particular PIN distribution to a client terminal. The Examiner asserts that Konya does describe such an element of sending a PIN to a client terminal, citing Col. 11, lines 11-26. This section of Konya is listed below:

FIGS. 7A and 7B outline the procedure necessary to retrieve the currency which has been transferred. While many of the steps in this procedure are similar to those followed to perform the transfer part of the transaction, there is one key difference in retrieving the currency. It must be retrieved from an ATM. A second ATM is located and the recipient's transaction card, or second transaction card, is



inserted into the card reader thereof in order to begin the session. The second ATM is in remote communication with a second computer system containing a database with information on accounts held therein. If necessary, the recipient may need to verify their authority to access the second account by providing the appropriate PIN associated with the account. Once the PIN is verified, access to the account may be granted.

As described in this section, as well as the associated FIGS 7A and 7B, it is apparent that Konya says nothing more than that, if necessary for verification purposes, a user must enter a PIN to an ATM system, where the user's authority to access the account is then verified. FIG. 7A further confirms this, showing an unlabeled box that states "ENTER PIN," requesting a user to input a PIN. Unlike the instant element of claims 1 and 9 related to sending a PIN to a client terminal, the cited section of Konya describes the opposite – a user inputting a PIN at a client terminal to be sent to a verification section. Consequently, contrary to the Examiner's assertion, the cited section of Konya fails to describe or suggest the cited element. Moreover, Applicant is unable to find any other suggestion in Konya of providing or delivering a PIN.

Accordingly, for at least the above described reasons, neither Brody or Konya, alone or in combination, describe all elements of the present invention as described in claims 1 and 9. Consequently, the rejections of claims 1 and 9 under 35 U.S.C. § 103 are improper. Applicant therefore respectfully requests that the rejections be withdrawn and claims 1 and 9, as well as their dependent claims, be allowed.

With respect to claims 2 and 10, as discussed above, Brody fails to describe a host connection manager or analogous element, and therefore Brody cannot describe generating a request at such a host connection manager, or in particular generating the request in response to receiving a client request at the host connection manager. The Examiner cites Figure 3 of Brody,

asserting that "when the card is read it generates a response request." Applicant is unclear as to which step or steps of Figure 3 the Examiner is referring to, in particular since there are 16 interconnected steps in Figure 3. However, Applicant believes that the Examiner may be referring to step 303, where the input card is read at an ATM to determine whether or not it is an "input card." If it is not, so called conventional processing is done, where nothing regarding sending or receiving a PIN is described. Alternately, if the card is an "input card," step 304 assigns a "temporary PIN," which as described in the text is nothing more than a portion of a PIN that is then augmented by user input. This partial PIN is not described as being generated in response to receiving a client request from a client terminal, or in particular in response to receiving a client request from a client terminal at a host connection manager. For at least this reason, Brody fails to describe or suggest all elements of the present invention as described in claims 2 and 10 and therefore the claim rejections are improper. Accordingly, Applicant respectfully requests that the rejections of claims 2 and 10 be withdrawn and the claims be allowed.

With respect to claims 3 and 11, where the generating is described as being in advance of the receiving of a client request at a host connection manager, Applicant first notes that, for the reasons described previously, Brody fails to describe or suggest a host connection manager, and therefore Brody fails to describe this limitation. Moreover, the Examiner's rejection of claim 3 (and by implication claim 11), merely states "Figure 1," without anything further. Figure 1 of Brody is nothing more than a block diagram showing "an ATM system of the type contemplated by the invention" (Brody, Col. 4 lines 28-29 and Figure 1). Neither this figure or its associated

text says anything about priorities for receiving client requests or generating a request for PINS, and the Examiner has not provided any further explanation.

Applicant respectfully notes that, in applying a rejection under 35 U.S.C. § 103, the Examiner cannot rely on generally pointing to the references, such as by merely referring to a figure of the reference, to support a claim that each limitation is taught. To establish prima facie obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. In re Royka, 490 F.2d 981, 180 USPQ 580 (CCPA 1974), see also MPEP § 2143.03. Consequently, establishing that all the claim limitations are taught requires that, for references like Brody, “the particular part relied on must be designated as nearly as practicable” by the Examiner; see, e.g., Rule 1.104 (c)(2). This Office Action, however, does not show with any specificity what construct or language from Brody corresponds to the described elements of claims 3 and 11. Without more, the Office Action has failed to meet the standard for a prima facie case of obviousness and is therefore improper. Accordingly, Applicant respectfully requests that the rejections of claims 3 and 11 be withdrawn and the claims be allowed.

With respect to claims 4 and 12, aspects of the claimed elements relate to a PIN cache in a host connection manager and storage and retrieval of one or more PINs in the cache in response to a client PIN request. The Examiner asserts that Brody teaches such elements, citing Col. 7, lines 14-25. This section of Brody was previously listed in this paper with respect to argument distinguishing claims 1 and 9. As noted previously, Brody fails to describe or suggest a host connection manager, and therefore cannot describe this element. Moreover, Brody, Col. 7, lines 14-25 relate to receiving, at an ATM input, a PIN from a user – not storing and distributing

PINs to users. Consequently, Brody fails to describe or suggest the elements of a host connection manager, a PIN cache, as well as storing and retrieving PINs from such a cache. Accordingly, the rejections of claims 4 and 12 are improper, and Applicant therefore respectfully requests that they be withdrawn and the claims be allowed.

With respect to claim 5, the Examiner has merely stated that the rejection is based on "Figure 1," without saying anything further. For the same reasons provided previously with respect to claims 3 and 11, Applicant submits that this rejection is improper as failing to describe with sufficient specificity the relevant elements in Brody. Therefore, Applicant submits that the rejection of claim 5 is improper and requests that the rejection be withdrawn and claim 5 be allowed.

With respect to claims 6 and 13, aspects of the claimed elements relate to a first communication protocol associated with a first network connecting a host connection manager to a server and a second communication protocol associated with a second network connecting a client terminal to the host connection manager. The Examiner asserts that Brody teaches such elements, citing Col. 5, lines 22-36. As previously described, Brody fails to describe the element of a host connection manager, and therefore cannot describe this element. Moreover, the cited section of Brody merely states that an ATM is connected to an "ATM Network Processing Central 13," which can be an ATM control system connecting one or more ATMs. The cited section says nothing about use of different protocols between network connections, or in particular between a client terminal and host connection manager and a host connection manager

and a server. For at least these reasons, Brody fails to describe these elements of the present invention and therefore the claim rejections are improper. Accordingly, Applicant respectfully requests that the rejections of claims 6 and 13 be withdrawn and the claims be allowed.

With respect to claim 7, the Examiner again merely states "Figure 1" as the basis of the rejection. For the same reasons provided previously with respect to claims 3 and 11, Applicant submits that this rejection is improper as failing to describe with sufficient specificity the relevant element in Brody. Accordingly, Applicant submits that the rejection of claim 7 is improper and respectfully requests that the rejection be withdrawn and claim 7 be allowed.

With respect to claim 8 and 14, aspects of the claimed elements relate to a system where a client terminal does not store an inventory of PINs, but wherein a PIN may be sent to the client terminal in response to a client request. The Examiner asserts that Brody teaches such an element, citing merely to the Abstract, i.e., stating "(Abstract) - temporary PIN is used." Applicant respectfully submits that the Examiner misconstrues Brody in view of the present invention. Specifically, aspects of the present invention are directed towards delivery of a PIN to a client terminal, where an inventory of PINs are not stored at the client terminal. While Brody may or may not describe or suggest delivery of a partial PIN to a user, neither the cited section, or any other section, describes or suggest storing an inventory of PINs that can be delivered to a user, irrespective of where the inventory may be stored. Consequently, Brody fails to describe this element, and therefore the rejection of claims 8 and 14 is improper. Accordingly, for at least

this reason, Applicant respectfully requests that the rejections of claims 8 and 14 be withdrawn and the claims be allowed.

With respect to claims 9-15, the Examiner has made an omnibus rejection of these system claims based assertedly on similarity to method claims 1-8. Applicant respectfully notes that aspects of systems claims 9-15 differ from method claims 1-8, and such omnibus rejections are improper without particularly pointing out the distinct elements of the claim as identified by the Examiner in the references. Nevertheless, Applicant has previously described in the paper reasons why, at a minimum, these rejections are improper based on deficiencies in the cited Brody and Konya references.

In addition, claim 15 describes aspects of the present invention that are not analogously described in the method claims 1-8. In particular, claim 15 describes a system in accordance with claim 9, wherein the host connection manager does not store an inventory of PINS. The Examiner has not provided any reasons for rejecting claim 15, and in particular where this element is shown in either Brody or Konya. Moreover, as noted previously, Brody lacks an element of a host connection manager, and therefore cannot describe such storage, or lack thereof, in a host connection manager. For at least this reason, and because the Examiner has failed to point out where this specific element of claim 15 is described in the cited references, the rejection of claim 15 is improper. Accordingly, Applicant respectfully requests that the rejection be withdrawn and claim 15 be allowed.

For at least the above described reasons, neither Brody or Konya, alone or in combination, describe all of the elements of the present invention as described in claims 1-15. Accordingly, the rejections of claims 1-15 under 35 U.S.C. § 103 are improper, and Applicant therefore respectfully requests that the rejections be withdrawn and claims 1-15 be allowed.

#### **Concluding Comments**

It is believed that all of the pending claims have been addressed in this paper. However, failure to address a specific rejection, issue, or comment does not signify agreement with or concession of that rejection, issue, or comment. In addition, because the arguments made are not intended to be exhaustive, there may be reasons for patentability of any or all pending claims (or other claims) that have not been expressed. Finally, nothing in this paper should be construed as an intent to concede any issue with regard to any claim except as specifically stated in this paper.

Applicant respectfully requests consideration of the remarks herein prior to further examination of the above-identified application. The undersigned would of course be available to discuss the present application with the Examiner if, in the opinion of the Examiner, such a discussion could lead to resolution of any outstanding issues.

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